

United States Bankruptcy Court
Northern District of Ohio

In re:
Arturas Bandza
Debtor

Case No. 14-13768-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: jjana
Form ID: 234a

Page 1 of 2
Total Noticed: 43

Date Rcvd: Dec 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2014.

db
23094526 +Arturas Bandza, 21515 Aberdeen Road, Rocky River, OH 44116-1111
+Algis Sirvaitis & Associates, Attorneys at Law, 880 East 185th Street,
Cleveland, OH 44119-2769
23094531 +Ausra Elena Bandza, 4284 W. 192nd Street, Cleveland, OH 44126-1902
23355349 ++CUYAHOGA COUNTY TREASURER, 2079 EAST 9TH STREET, FIRST FLOOR, CLEVELAND OH 44115-1302
(address filed with court: Cuyahoga County Treasurer, 2079 East 9th Street,
Cleveland, OH 44115)
23094532 +Che Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
23094534 +Charter One, 1 Citizens Drive, Riverside, RI 02915-3019
23094537 +CoreLogic Services LLC, P.O. Box 961230, Fort Worth, TX 76161-0230
23094538 +Cuyahoga County Treasurer, P.O. Box 94404, Cleveland, OH 44101-4404
23094540 +Dominion East Ohio, 1201 E. 55th Street, Cleveland, OH 44103-1028
23276463 +Dominion East Ohio Gas, P.O. Box 5759, Cleveland OH 44101-0759
23094541 +East Ohio Gas Company, 1201 E. 55th Street, Cleveland, OH 44103-1081
23094542 +First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
23208772 +Gridiron Guvs LLC, 2967 Nationwide Pkwy, Suite 5, Brunswick, OH 44212-2395
23094545 #+Gridiron Guvs, LLC, 1589 Oak Tree Dr., Brunswick, OH 44212-3575
23094548 Javitch, Block & Rathbone, 1100 Superior Ave., 18th Fl., Cleveland, OH 44114-2518
23094549 +Joseph Mann & Creed, 20600 Chagrin Blvd Ste 5, Shaker Heights, OH 44122-5340
23094553 +MRS Associates Inc., 1930 Olney Ave., Cherry Hill, NJ 08003-2016
23094552 +Metro Hospital, 2500 Metrohealth Dr., Cleveland, OH 44109-1998
23205326 +Midland Credit Management, Inc, as agent for Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
23094554 +Nationwide Credit, P.O. Box 26314, Lehigh Valley, PA 18002-6314
23094555 +Peter A. Russell, Esq., 401 South Street, Suite 2B, Chardon, OH 44024-1483
23094558 +Reginald Brown, 2187 E. 31st Street, Cleveland, OH 44115-3032

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23094528 +EDI: AMEREXPR.COM Dec 19 2014 22:38:00 AMEX, P.O. Box 981537, El Paso, TX 79998-1537
23094529 EDI: ARSN.COM Dec 19 2014 22:38:00 ARS, P.O. Box 469047, Escondido, CA 92046-9047
23094527 +EDI: BECKLEE.COM Dec 19 2014 22:38:00 American Express, Po Box 3001,
16 General Warren Blvd, Malvern, PA 19355-1245
23294977 EDI: BECKLEE.COM Dec 19 2014 22:38:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
23094530 +EDI: ACCE.COM Dec 19 2014 22:38:00 Asset Acceptance, Attn: Bankruptcy Dept, Po Box 2036,
Warren, MI 48090-2036
23094535 +EDI: CHASE.COM Dec 19 2014 22:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
23094536 +EDI: CITICORP.COM Dec 19 2014 22:38:00 CitiBank (South Dakota) NA,
701 East 60th St., North, Sioux Falls, SD 57104-0493
23185868 EDI: DISCOVER.COM Dec 19 2014 22:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
23094539 +EDI: DISCOVER.COM Dec 19 2014 22:38:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
23094543 +E-mail/Text: servicing.requests@flagstar.com Dec 19 2014 22:53:32 Flagstar Mortgage,
5151 Corporate Dr., Troy, MI 48098-2639
23094544 +EDI: RMSC.COM Dec 19 2014 22:38:00 Green Tree Servicing, LLC,
Asset Receivables Management, 7360 South Kyrene Road, Tempe, AZ 85283-8432
23094546 E-mail/Text: bankruptcy@huntington.com Dec 19 2014 22:52:30 Huntington Bank,
P.O. Box 1558, Columbus, OH 43216-1558
23094547 EDI: IRS.COM Dec 19 2014 22:38:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326
23094550 +EDI: CBSKOHLS.COM Dec 19 2014 22:38:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
23190101 EDI: MERRICKBANK.COM Dec 19 2014 22:38:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
23094551 +EDI: MERRICKBANK.COM Dec 19 2014 22:38:00 Merrick Bk, Attn: Bankruptcy, P.O. Box 9201,
Old Bethpage, NY 11804-9001
23094557 EDI: PRA.COM Dec 19 2014 22:38:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
23094560 +EDI: WTRRN BANK.COM Dec 19 2014 22:38:00 TD Bank USA, N.A., 3701 Wayzata Blvd, MS-3CG,
Minneapolis, MN 55416-3401
23094561 +EDI: WTRRN BANK.COM Dec 19 2014 22:38:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
23094562 E-mail/Text: bankruptcy@firstenergycorp.com Dec 19 2014 22:52:44 The Illuminating Company,
P.O. Box 3638, Akron, OH 44309-3638
23094563 E-mail/Text: BKRMailOps@weltman.com Dec 19 2014 22:52:52 Weltman, Weinberg & Reis Co., LPA,
323 W. Lakeside Ave., Ste. 200, Cleveland, OH 44113-1099

TOTAL: 21

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE HUNTINGTON NATIONAL BANK
 23094559 Stasele Bandziene, A. Vaisvilos 9-45, Pllinge LT 90126
 cr* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
 P.O. Box 21126, Philadelphia, PA 19114-0326)
 23094533 ##+CBE Group, 131 Tower Park Dr., Waterloo, IA 50701-9374
 23094556 ##+Portfolio RC, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2014 at the address(es) listed below:

James M McClain on behalf of Debtor Arturas Bandza mcclain2@windstream.net
 Milan Kubat on behalf of Creditor THE HUNTINGTON NATIONAL BANK bronationalecf@weltman.com,
 mkubat@weltman.com
 Virgil E Brown, Jr on behalf of Trustee Virgil E Brown, Jr vbrownjr@ecf.epiqsystems.com
 Virgil E Brown, Jr vbrownjr@ecf.epiqsystems.com

TOTAL: 4

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Arturas Bandza

Case No.: 14-13768-jps

Chapter: 7

Address:

21515 Aberdeen Road
Rocky River, OH 44116

Last four digits of Social Security No.:

xxx-xx-3579

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: December 19, 2014
Form ohnb234

/s/ Jessica E. Price Smith
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.